Case 14-32532-KLP Doc 23 Filed 02/13/15 Entered 02/13/15 16:11:48 Desc Main Document Page 1 of 11

Fill in this information	to identify your c	ase:			
Debtor 1		d Simmons, Jr.			
Debtor 2 (Spouse, if filing)	Carolyn Anr	Simmons			
	otcy Court for the	: EASTERN DISTRICT	OF VIRGINIA		
	-32532			Che	ck if this is:
(If known)				■ ,	An amended filing
					A supplement showing post-petition chapter 13 income as of the following date:
Official Form				Ī	MM / DD/ YYYY
Schedule I:	Your Inc	ome			12/13
attach a separate she					ut your spouse. If more space is needed, number (if known). Answer every question
Fill in your emplinformation.	loyment		Debtor 1		Debtor 2 or non-filing spouse
If you have more	than one job,	Employment status	■ Employed		■ Employed
attach a separate information abou		Employment status	☐ Not employed		☐ Not employed
employers.	t additional	Occupation			Substitute Aide
Include part-time self-employed wo		Employer's name	Vulcan Construction		Brunswick County Public Schools
Occupation may or homemaker, if		Employer's address	2500 Belfield Rd. Freeman, VA 23856		1718 Farmers Field Rd. Lawrenceville, VA 23868
		How long employed t	here?		3 vears

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 5,038.00 271.00 2. deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. 0.00 3. +\$ 0.00 Calculate gross Income. Add line 2 + line 3. 5,038.00 271.00

Official Form B 6I Schedule I: Your Income page 1

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For Debtor 1		otor 1 otor 2	Leroy Eldred Simmons, Jr. Carolyn Ann Simmons	=.	Са	ise number (if known)	14-3253	32	
Statist all payroll deductions: Sa. Tax, Midicare, and Social Security deductions Sa. S. 1,336.00 \$ 0.00					F	or Debtor 1			
5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions of the formal plans 5c. Voluntary for the formal plan		Cop	y line 4 here	4.	\$	5,038.00			
55. Mandatory contributions for retirement plans 55. Voluntary contributions for retirement plans 56. S 0.00 \$ 0.00 57. Required repayments of retirement fund loans 56. S 0.00 \$ 0.00 58. Insurance 57. S 494.00 \$ 0.00 59. Union dues 59. Union due	5.	List	all payroll deductions:						
Sc. Voluntary contributions for retirement plans Sc. S 0.00 S 0.00			•						
5e. Insurance 5f. Domestic support obligations 5g. Union dues 5g. S 0.00 \$ 0.00 5h. Other deductions. Specify: 5g. S 0.00 \$ 0.00 5h. Other deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 2,742.00 \$ 0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 2,296.00 \$ 271.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm. Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8e. Social Security 8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Ponson or retirement income 8h. Other monthly income. Specify: Prorated tax refund 8h. Other monthly income. Add lines 8a+8b+8c+8d+8e+6f+8g+8h. 9. \$ 290.00 \$ 0.00 9. Add all other repular contributions to the expenses that you if should be not not be expenses that you for the should be not an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Include contributions for the amount in line 11. The result is the combined monthly income. 8the specify: \$ 2,857.00 Combined monthly income. 8the specify: \$ 2,857.00 Combined monthly income. 8the specify: \$ 2,857.00 Combined monthly income. 8the specify: 8t		5c.	·	5c.	\$		\$		
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5g. Union dues 5h. Other deductions. Specify: 5h. Other deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 2,742,00 \$ 0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 2,296,00 \$ 271,00 8. List all other income regularly received: 8a. Net income from ental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ 0.00 8d. Unemployment compensation 8d. \$ 0.00 \$ 0.00 8e. Social Security 8e. \$ 0.00 \$ 0.00 8f. Other government assistance that you regularly receive Include cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8h. Other monthly income. Specify: Prorated tax refund 8h. \$ 290.00 \$ 0.00 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9 \$ 290.00 \$ 0.00 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies		5e.	Insurance			707.00	\$	0.00	
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■ No.	13	Do	you expect an increase or decrease within the year after you file this form	?					come
			No.						

Official Form B 6I Schedule I: Your Income page 2

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Fill	in this inform	nation to identify y	our case:					
	tor 1			!-		Char	k if this is:	
Deb	itor i	Leroy Eldre	a Simmo	ns, Jr.			An amended filing	
Deb	tor 2	Carolyn Anr	Simmor	20		_	ū	ving post-petition chapter
	ouse, if filing)	Carolyli Alli	i Silililioi	15			13 expenses as of	
` .						_		
Unit	ed States Ban	kruptcy Court for the	EASTE	RN DISTRICT OF VIRGIN	<u>IA</u>		MM / DD / YYYY	
	e number	14-32532					A separate filing for 2 maintains a sepa	r Debtor 2 because Debtor rate household
Of	fficial F	orm B 6J						
So	chedul	e J: Your	<u> </u>	ises				12/13
Be info	as complete ormation. If	e and accurate as	s possible eded, atta	. If two married people ar ach another sheet to this				or supplying correct
		cribe Your House	ehold					
1.	ls this a jo							
	□ No. Go							
	■ Yes. Do	oes Debtor 2 live	in a separ	rate household?				
		No						
		Yes. Debtor 2 mu	st file a sep	parate Schedule J.				
2.	Do you ha	ve dependents?	■ No					
	Do not list Debtor 2.	Debtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 1		Dependent's age	Does dependent live with you?
	Do not stat							□ No
	dependent	s' names.						☐ Yes
								□ No
							<u> </u>	☐ Yes
								□ No
							<u> </u>	☐ Yes
								□ No
3.	Do your e	xpenses include		1	-		<u> </u>	☐ Yes
J .	expenses	of people other t	than 🦳	l No l Yes				
		mate Your Ongoi						
exp		f a date after the		uptcy filing date unless y ey is filed. If this is a supp				
the	value of su	ch assistance an		government assistance in cluded it on Schedule I: Y			Your expe	oneoe
(Off	ficial Form 6	ŏI.)					I our exp	511969
4.		or home owners and any rent for th		nses for your residence. In or lot.	nclude first mortgage	4. \$		684.00
	If not inclu	uded in line 4:						
	4a. Rea	l estate taxes				4a. \$		0.00
	4b. Prop	erty, homeowner'	s, or renter	r's insurance		4b. \$		142.00
		ne maintenance, re	•			4c. \$		0.00
_		neowner's associa				4d. \$		0.00
5.	Additional	l mortgage paym	ents for v	our residence, such as hor	me equity Inans	5 \$		0.00

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Utilities: Sa	ebtor 1	Leroy Eldred Simmons, Jr.			
Section Sect	ebtor 2	Carolyn Ann Simmons	Case numb	er (if known)	14-32532
Section Sect					
Sharp Mater, sewer, garbage collection Sharp S			_	_	
Sc. Telephone, cell phone, Internet, satellite, and cable services Sc. Sc. Sc. Co. Sc. Co. O. O. O. O. O. O. O.	6a.				
88 Other Specify: Food and housekeeping supplies Childcare and children's education costs Childcare and children's education costs 8 \$ 0.00 Clothing, laundry, and dry cleaning 9 \$ 7.00 Medical and dental expenses 10 \$ 40.00 Medical and dental expenses 11 \$ 0.00 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Do not include car payments, and religious donations 12 \$ 350.00 Charltable contributions and religious donations 13 \$ 0.00 Charltable contributions and religious donations 14 \$ 0.00 Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15b. \$ 39.00 15c. Vehicle insurance 15b. \$ 0.00 15c. Vehicle insurance 15b. \$ 0.00 15c. Vehicle insurance 15c. \$ 229.00 15c. Or include taxes deducted from your pay or included in lines 4 or 20. Specify: Personal property taxes 17a. Car payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: 17d. \$ 0.00 17d. Other. Specify	6b.				0.00
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■ No.	_				
□ Yes. Explain:					

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - AMENDED AND RELATED MOTIONS

Name of Deleton(a).	Leroy Eldred Simmons, Jr.	Casa Nas
Name of Debtor(s):	Carolyn Ann Simmons	Case No: 14-32532

This plan, dated February 13, 2015, is:

- the *first* Chapter 13 plan filed in this case.
- a modified Plan, which replaces the
 - □confirmed or ■unconfirmed Plan dated 12/17/14.

Date and Time of Modified Plan Confirming Hearing:

<u>April 1, 2015 @ 9:10 AM</u>

Place of Modified Plan Confirmation Hearing:

701 E. Broad Street Rm 5100 Richmond, VA 23219

The Plan provisions modified by this filing are: Increased length of plan and funding to UGEN creditors.

Creditors affected by this modification are: **None**.

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: \$102,655.26

Total Non-Priority Unsecured Debt: \$8,070.59

Total Priority Debt: \$375.52 Total Secured Debt: \$70,832.00

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- 1. Funding of Plan. The debtor(s) propose to pay the trustee the sum of \$487.45 Monthly for 7 months, then \$485.00 Monthly for 51 months. Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 28,147.15.
- 2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.
 - A. Administrative Claims under 11 U.S.C. § 1326.
 - 1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
 - 2. Debtor(s)' attorney will be paid \$\(\frac{2,991.00}{} \) balance due of the total fee of \$\(\frac{3,000.00}{} \) concurrently with or prior to the payments to remaining creditors.
 - B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor	Type of Priority	Estimated Claim	Payment and Term
Virginia Dept of Taxation	Taxes and certain other debts	375.52	Prorata
			2 months

- 3. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.
 - A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan. The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u> <u>Collateral</u> <u>Purchase Date</u> <u>Est Debt Bal.</u> <u>Replacement Value</u>

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u> <u>Collateral Description</u> <u>Estimated Value</u> <u>Estimated Total Claim</u>

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C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

Creditor	Collateral Description	Adeq. Protection Monthly Payment	To Be Paid By
Clary's Used Cars	2005 Pontiac G6 w/ 200,538 miles	100.00	Trustee
Southern Cars	NADA value 2001 Ford Taurus w/ 100.971 miles	75.00	Trustee

NADA value

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, whichever is less, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.

Creditor	Collateral	Approx. Bal. of Debt or "Crammed Down" Value	Interest Rate	Monthly Paymt & Est. Term**
Clary's Used Cars	2005 Pontiac G6 w/ 200,538 miles	4,200.00	4.25%	Prorata
	NADA value			44 months
Southern Cars	2001 Ford Taurus w/ 100,971	3,742.00	4.25%	Prorata
	miles			44 months
	NADA value			

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

- A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 37
 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.
- B. Separately classified unsecured claims.

Creditor	Basis for Classification	Treatment
-NONE-		

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- 5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).
 - A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

		Regular Contract	Estimated	Arrearage Interest	Estimated	Monthly Arrearage
<u>Creditor</u>	Collateral	Payment	<u>Arrearage</u>	Rate	Cure Period	Payment
Citifinancial Inc.	Residence located at: 1585 Belfield Rd. Freeman, VA 23856 Doublewide Tax assessed value	684.00	6,885.38	0%	44 months	Prorata
Citifinancial Inc.	Residence located at: 1585 Belfield Rd. Freeman, VA 23856 Doublewide Tax assessed value (POST-PETITION ARREARS)	0.00	3,000.00	0%	44 months	Prorata

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

		Regular			Monthly
		Contract	Estimated Interest	Term for	Arrearage
Creditor	Collateral	Payment	Arrearage Rate	Arrearage	Payment
-NONE-					

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

		Interest	Estimated	
Creditor	Collateral	Rate	Claim	Monthly Paymt& Est. Term**
-NONE-				

- **6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.
 - **A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

Creditor	Type of Contract
-NONE-	

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B. Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

Monthly Payment Estimated

Creditor Type of Contract Arrearage for Arrears Cure Period

-NONE-

- 7. Liens Which Debtor(s) Seek to Avoid.
 - A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien. If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u> <u>Collateral</u> <u>Exemption Amount</u> <u>Value of Collateral</u>

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u> <u>Type of Lien</u> <u>Description of Collateral</u> <u>Basis for Avoidance</u>

- 8. Treatment and Payment of Claims.
 - All creditors must timely file a proof of claim to receive payment from the Trustee.
 - If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
 - If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
 - The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- 9. Vesting of Property of the Estate. Property of the estate shall revest in the debtor(s) upon confirmation of the Plan.

 Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.
- **10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.
- 11. Other provisions of this plan:

Citifinancial Inc. shall amend its proof of claim to include post-petition arrears owed within 30 days after amended plan is confirmed.

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Signatures:		
Dated: Febr	uary 13, 2015	
/s/ Leroy Eldred S Leroy Eldred S Debtor		/s/ Robert B. Duke Jr. Robert B. Duke Jr. Debtor's Attorney
Isl Carolyn Ann Carolyn Ann Si Joint Debtor		
Exhibits:	Copy of Debtor(s)' Budg Matrix of Parties Served	
I certify that on Service List.	February 13, 2015 , I m	Certificate of Service ailed a copy of the foregoing to the creditors and parties in interest on the attached
		Isl Robert B. Duke Jr. Robert B. Duke Jr. Signature
		America Law Group, Inc. 2312 Boulevard Colonial Heights, VA 23834
		Address 804-520-2428
		Telephone No.

Ver. 09/17/09 [effective 12/01/09]

137 Baker St. Emporia, VA 23847

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Wilkes-Barre, PA 18773

Bon Secours Richmond Health Sy P.O. Box 28538 Richmond, VA 23228

J L Walston & Associates 326 S Main St Emporia, VA 23847

Southern Cars 709 N. Main St. Emporia, VA 23847

Bon Secours St. Mary's Hospita c/o GREER P. JACKSON, JR. 8550 Mayland Drive Henrico, VA 23294

Jefferson Capital Systems LLC PO Box 953185 Saint Louis, MO 63195-3185

Southern VA Regional Med. Ctr. 727 North Main St. Emporia, VA 23847

Central Vriginia Health Srvc. P.O. Box 220 New Canton, VA 23123

Lawerenceville Primary Care PC P.O. Box 459 Lawrenceville, VA 23868

Southside Regional Medical Ctr 200 Medical Park Blvd. Petersburg, VA 23805

Citifinancial Inc. PO Box 6043 Sioux Falls, SD 57117-6043

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216

Clary's Used Cars P.O. Box 123 Brodnax, VA 23920 PASI P.O. Box 188 Brentwood, TN 37024 Virginia Dept of Taxation P.O. Box 1880 Richmond, VA 23218

Dr Leonards/Carol Wrig 1515 S 21st St Clinton, IA 52732

Quantum3 LLC for PO Box 788 Kirkland, WA 98083 Virginia Emergency Group P.O. Box 281743 Atlanta, GA 30384

EBI LLC dba Biomet 399 Jefferson Road Parsippany, NJ 07054

Receivables Management Systems P.O. Box 8630 Richmond, VA 23226

Emporia Clinic Corp. c/o PASI PO Box 188 Brentwood, TN 37024

Richmond Emergency Physicians P.O. Box 808 Grand Rapids, MI 49518

Fleshood Chiropractic Clinic 107 N Bruswick Ave. South Hill, VA 23970

Seventh Ave 1112 7th Ave Monroe, WI 53566